REMARKS/ARGUMENTS

Claims 1-4, 10-20, 23, 42-45, 51-61, 64, 83, and 93-107 are pending. Claims 4, 45, and 95 have been cancelled without prejudice as the subject matter of these claims has been incorporated into their respective independent claims 1, 42, and 83.

Please note that references to paragraphs in the Specification are based on the originally filed Specification.

Applicants note that claims 93-107 were previously mislabeled as "(New)", and the claim labels have been changed to correct this minor error.

Claims 1-4, 10-20, and 23 are rejected under 35 U.S.C. 101 as being directed to non-statutory subject matter. Applicants respectfully traverse, but, in order to expedite prosecution, Applicants have amended claim 1 to describe "storing, by a computer". In the Office Action, page 3, the Examiner appears to indicate that such language is performed by a machine.

With these amendments, Applicants respectfully submit that the rejection under 35 U.S.C. 101 has been overcome.

Claims 1-4, 10-20, 23, 42-45, 51-61, 64, 83, and 93-107 are rejected under 35 U.S.C. 103(a) as being unpatentable over Brown et al. (US 6301583) in view of Hargrove Jr. et al. (US 5897613). Applicants respectfully traverse, but, in order to expedite prosecution, Applicants have amended certain claims.

Amended claims 1, 42, and 83 describe receiving, from a user. in real-time, setup of multiple perils that impact assessment of risk that includes, for each of the multiple perils: selection of an event type; selection of ring details that specifies a number of rings, a unit of measurement for the rings, and spacing for each of the rings from a location; selection of a damage rate for each of the rings; and selection of Probable Maximum Loss (PML) ratings for each of the rings and for different types of insurance policies (e.g., Specification, paragraphs 95-99; Figures 6-10). Amended claims 1, 42, and 83 describe receiving one or more locations to be

covered under the insurance policy for one or more perils. Amended claims 1, 42, and 83 describe automatically assessing risk associated with the one or more locations and the one or more perils. Amended claims 1, 42, and 832 describe, in response to a request for rating results, displaying rating results that include, for each of the one or more locations, for each of the perils, an indication of whether that peril is associated with a pass, a fail or an escalate value (e.g., Specification, paragraphs 134-138; Figure 26). Amended claims 1, 42, and 3 describe, in response to a request for risk analysis with selection of one of the locations, displaying a map illustrating the risk rings centered around the selected location and, for each of the rings, displaying a total liability and a PML (e.g., Specification, paragraph 170; Figure 49).

The Brown patent describes determining risk exposure for a selected site by using adjacency analysis to identify and process sites that may not be visible to a user (Col. 3, lines 3-6). The Hargrove patent describes leads a user through the collection of field-related data for a particular crop or crops (e.g., soy beans) planted and harvested particular time interval . . .If data entry is sufficient to meet insurability requirements, then a rate is determined based on various rate tables, and insurance can be issued (Col. 6, lines 41-55).

The Brown patent describes that a user will select an evaluation site and a desired evaluation radius to define a sphere of evaluation (Col. 3, lines 18-20). However, the combination of Brown and Hargrove does not describe and does not teach or suggest receiving, from a user. in real-time, setup of multiple perils that impact assessment of risk that includes, for each of the multiple perils: selection of an event type; selection of ring details that specifies a number of rings, a unit of measurement for the rings, and spacing for each of the rings from a location; selection of a damage rate for each of the rings; and selection of Probable Maximum Loss (PML) ratings for each of the rings and for different types of insurance policies.

Hargrove describes a rate table database is used to determine the rate on a filed by field basis for crop hail insurance and on a unit basis for MPC1 (Col. 5, lines 21-27). However, a rate table database used to determine insurance rates, does not teach or suggest, in response to a request for rating results, displaying rating results that include, for each of the one or more locations, for each of the perils, an indication of whether that peril is associated with a pass, a fail or an escalate value. Also, the combination of Brown and Hargrove does not describe and does not teach or suggest, in response to a request for rating results, displaying rating results that

include, for each of the one or more locations, for each of the perils, an indication of whether that peril is associated with a pass, a fail or an escalate value.

Brown describes that the sphere of evaluation is then analyzed with respect to hazardous waste sites, dangerous business operations and their associated spheres of influence and sensitive receptors and their associated spheres of influence (Col. 3, lines 20-24). However, the combination of Brown and Hargrove does not teach or suggest, in response to a request for risk analysis with selection of one of the locations, displaying a map illustrating the risk rings centered around the selected location and, for each of the rings, displaying a total liability and a PML.

For at least these reasons, amended claims 1, 42, and 83 are not taught or suggested by the combination of Brown and Hargrove.

Dependent claims 2-3, 10-20, 23, 43-44, 51-61, 64, 93-94, and 96-107 each incorporate the language of one of independent claims 1, 42, and 83 and add additional novel elements. Therefore, dependent claims 2-3, 10-20, 23, 43-44, 51-61, 64, 93-94, and 96-107 are not taught or suggested by the combination of Brown and Hargrove for at least the same reasons as were discussed with respect to independent claims 1, 42, and 83.

Claims 11, 12, and 14 were rejected based on their dependency from claim 10. Applicants note that the dependency of claims 11, 12, and 14 has been amended so that they do not depend from claim 10.

Claims 52, 53, and 55 were rejected based on their dependency from claim 42. Applicants note that the dependency of claims 52, 53, and 55 has been amended so that they do not depend from claim 42.

Claims 97, 98, and 100 were rejected based on their dependency from claim 83. Applicants note that the dependency of claims 97, 98, and 100 has been amended so that they do not depend from claim 83.

Claims 18, 59, and 104 describe that the rating results for at least one peril are displayed on a map. The Examiner submits, on page 8 of the Office Action, that Hargrove does not disclose this, but appears to cite Brown. Brown describes a processor that can calculate on said map, using said at least one database, a sphere of influence for each of said hazard sites and

calculate a sphere of receptivity for each of said receptor sites (Col. 8, lines 15-34). The Examiner submits that rates on a field by field basis are disclosed. The Examiner further submits that it would have been obvious for the system to be capable to display the ratings for the fields on the map because this would have been a similar display to the well known predictive weather map for helping to identify the risk associate with a policy or crop risks. Applicants respectfully traverse. If this rejection is maintained, <u>Applicants respectfully request that the Examiner cite a reference that teaches the weather map he is referring to</u>. Also, Applicants respectfully submit that displaying field data on a map does not teach or suggest displaying rating results for at least one peril on a map (where the independent claims describe rating results that include, for each of the one or more locations, for each of the perils, an indication of whether that peril is associated with a pass, a fail or an escalate value).

On page 4 of the Office Action, the Examiner states that "the claimed invention is merely a combination of old elements, and in the combination, each element merely would have performed the same function as it did separately, and one of ordinary skill in the art would have recognized that the results of the combination were predictable". Applicants respectfully traverse these remarks by the Examiner. However, to expedite prosecution, Applicants have amended claims 1, 42, and 83.

Conclusion

For all the above reasons, Applicants submit that the pending claims are patentable. Should any additional fees be required beyond those paid, please charge Deposit Account No. 50-0585.

The attorney of record invites the Examiner to contact her at (310) 553-7973 if the Examiner believes such contact would advance the prosecution of the case.

Dated: March 14, 2011   By: /Janaki K. Davda/

                                                 Janaki K. Davda
                                                 Registration No. 40,684

Please direct all correspondences to:

Janaki K. Davda
Konrad Raynes & Victor, LLP
315 South Beverly Drive, Ste. 210
Beverly Hills, CA 90212
Tel: (310) 553-7973
Fax: 310-556-7984